

Fig. 1

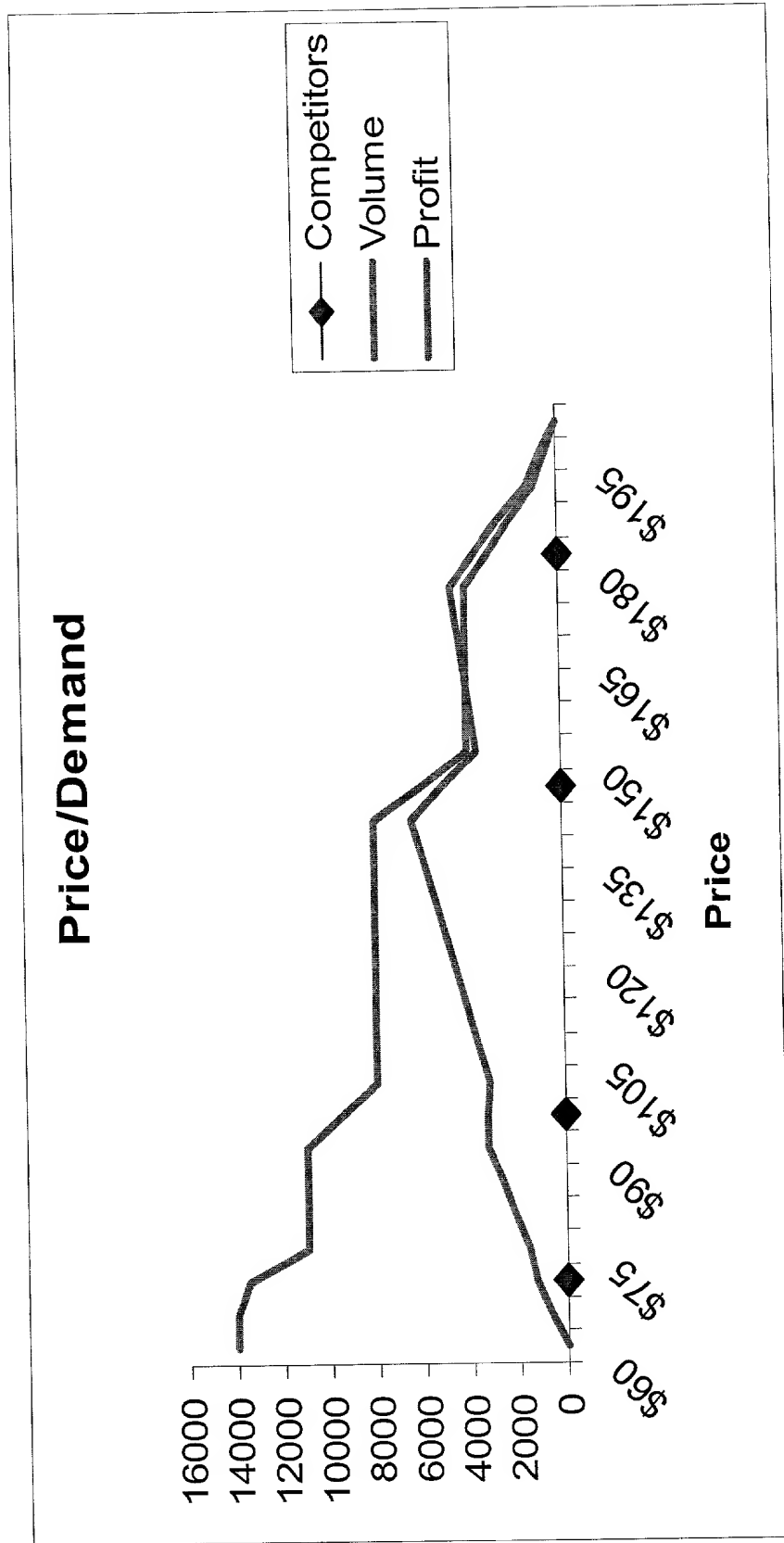


Figure 2: Two graphs illustrating the concept of unrealized revenue potential. The left graph shows a single rectangle representing potential from diluted demand (0 to 50 units) and a triangle representing potential from unaccommodated demand (50 to 100 units). The right graph shows a series of rectangles representing potential from diluted demand (0 to 100 units) and a triangle representing potential from unaccommodated demand (100 to 150 units).

Fig. 2

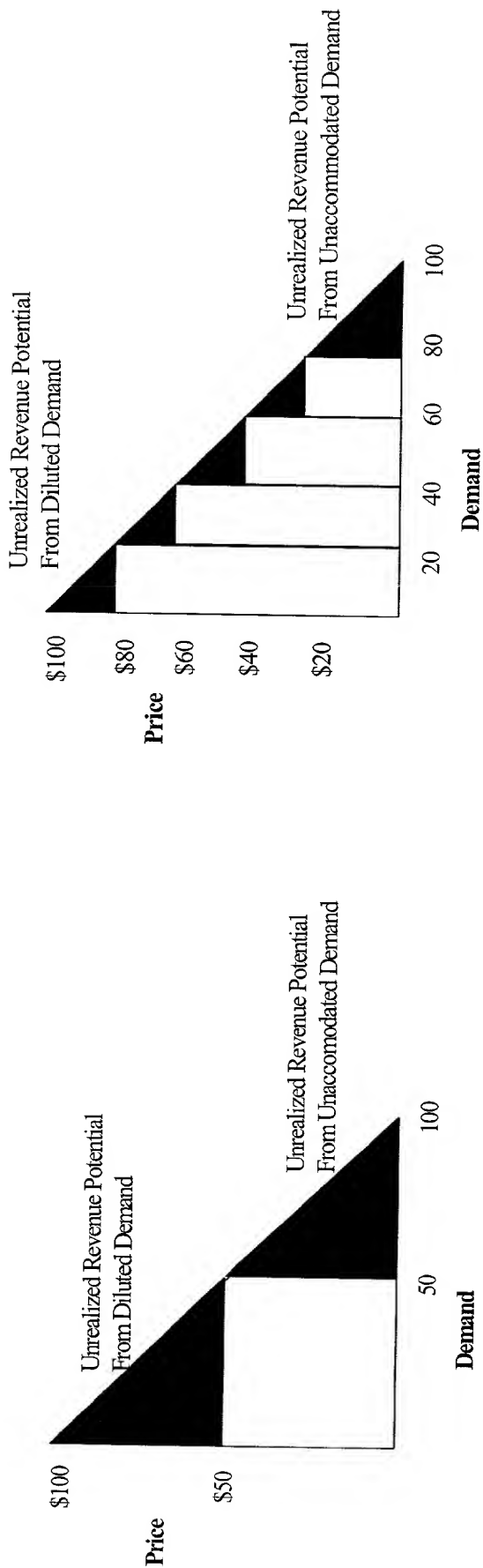


Fig. 3

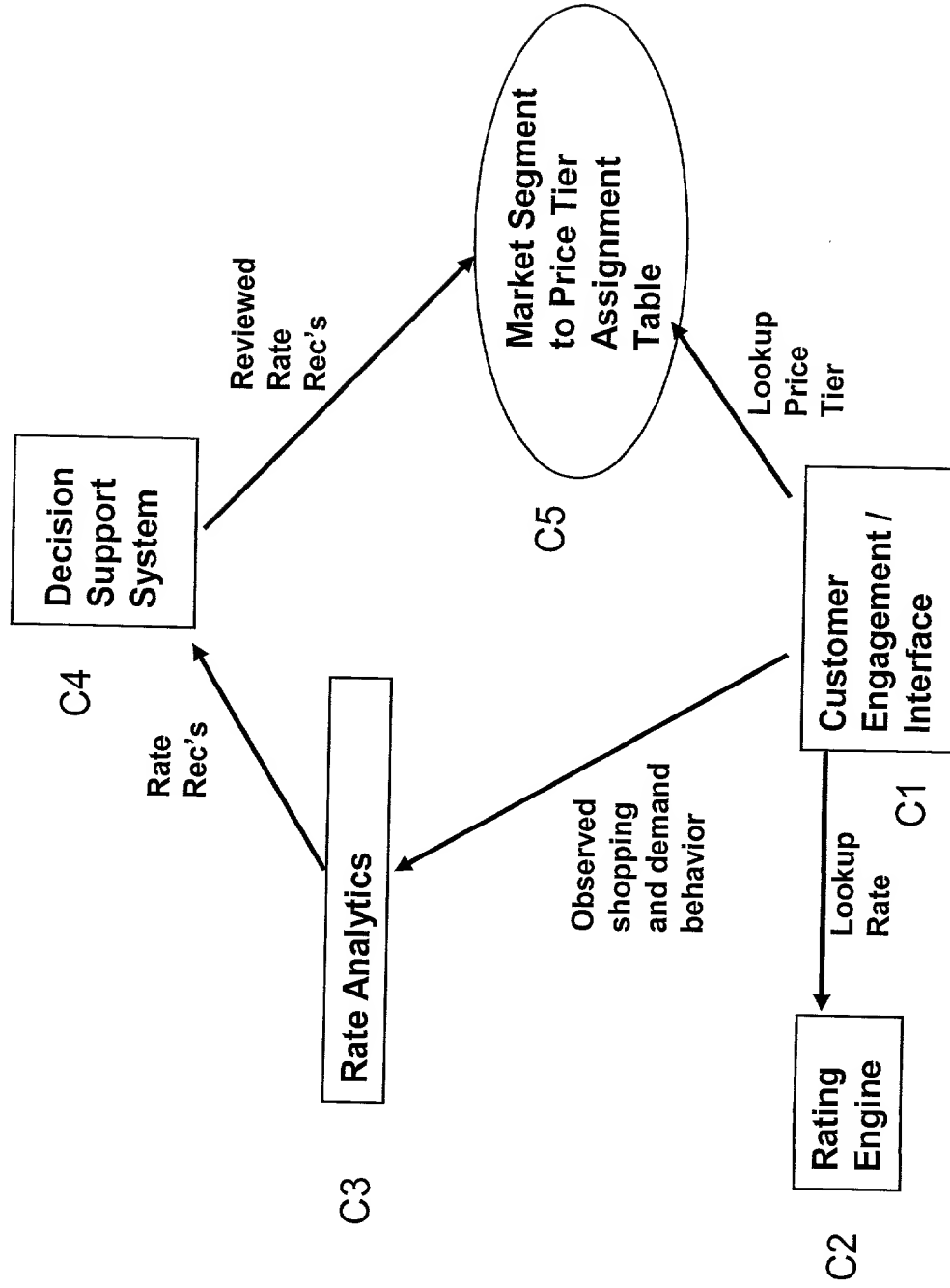


Fig. 4

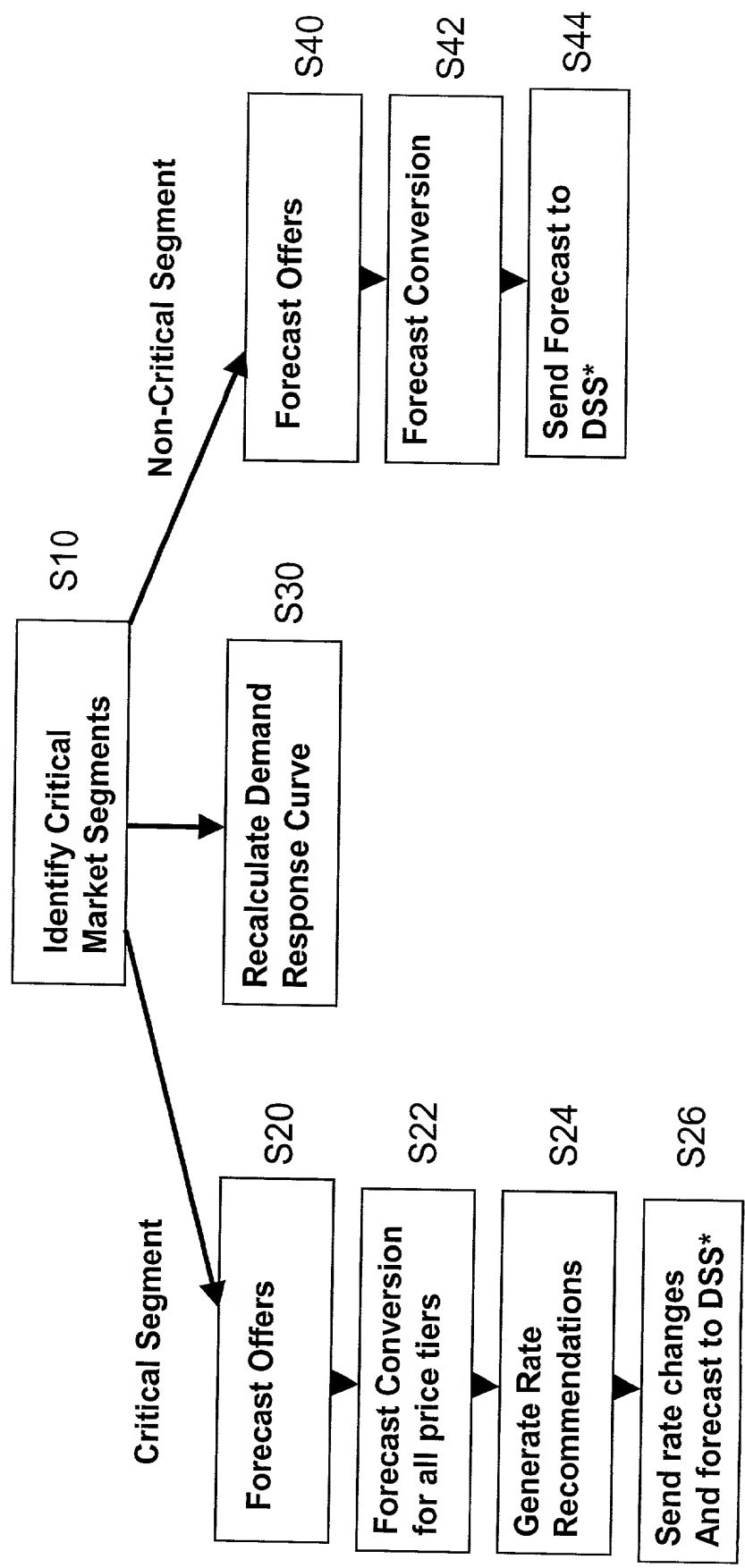


Fig. 5

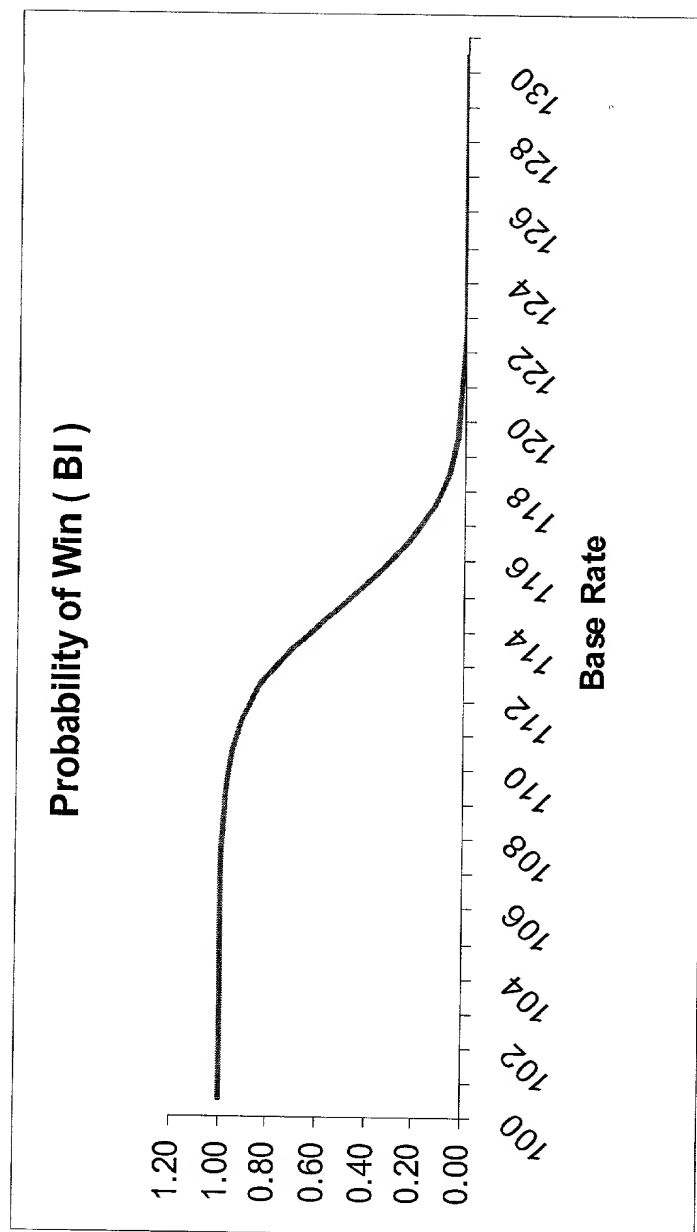


Fig. 6

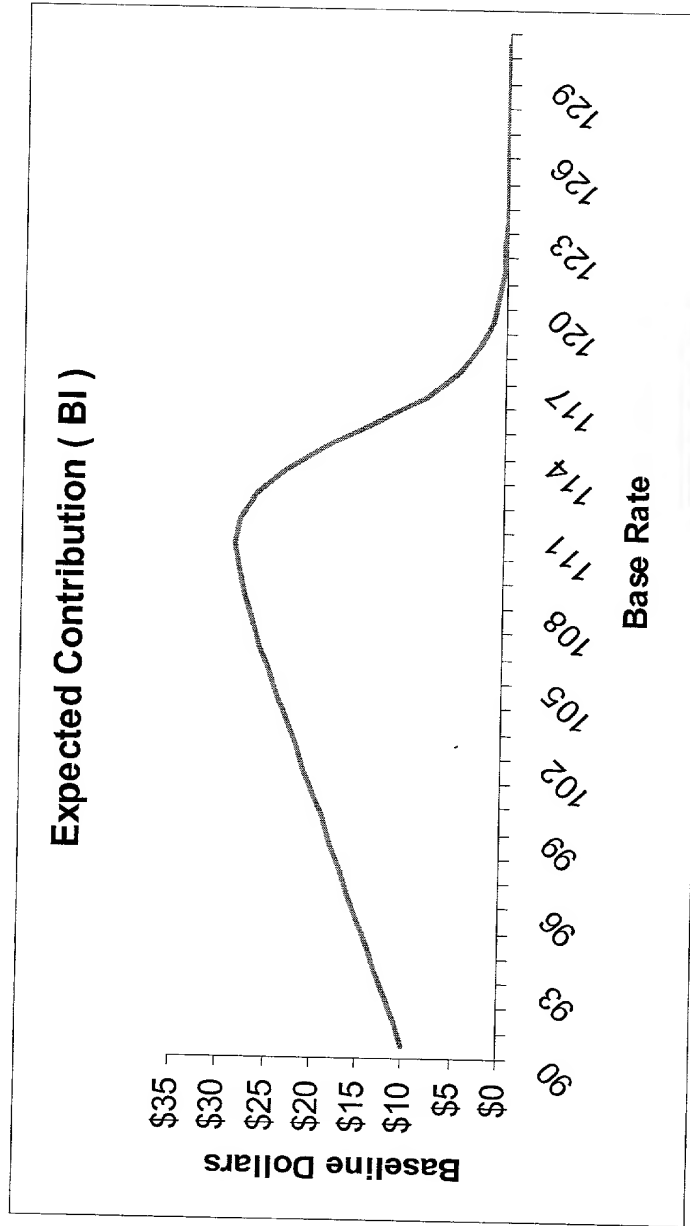


Fig. 7

Days to Expiration	Home Owner	Underwriting Tier	BI	PD	MP	UM	UMBI	UMPD	Comp	Coll	TL	RR
0-7	Y	UPP	3	3	3	3	3	3	3	3	3	3
8-21	Y	UPP	4	4	4	4	4	4	4	4	4	4
21+	Y	UPP	5	5	5	5	5	5	5	5	5	5
0-7	N	UPP	1	1	1	1	1	1	1	1	1	1
8-21	N	UPP	2	2	2	2	2	2	2	2	2	2
21+	N	UPP	3	3	3	3	3	3	3	3	3	3
0-7	Y	UP	3	3	3	3	3	3	3	3	3	3
8-21	Y	UP	4	4	4	4	4	4	4	4	4	4
21+	Y	UP	5	5	5	5	5	5	5	5	5	5
0-7	N	UP	1	1	1	1	1	1	1	1	1	1
8-21	N	UP	2	2	2	2	2	2	2	2	2	2
21+	N	UP	3	3	3	3	3	3	3	3	3	3
0-7	Y	PP	3	3	3	3	3	3	3	3	3	3
8-21	Y	PP	4	4	4	4	4	4	4	4	4	4

Save
Print
Exit

Record: 14
1 of 150

Fig. 9

Criticality by Underwriting Tier				
Underwriting Tier	Criticality	Criticality (Liab)	Target	Actual
M	\$343	\$118	15.36%	14.66%
SP	\$342	\$201	15.46%	15.09%
B	\$324	\$162	14.78%	15.41%
PP	\$305	\$95	16.93%	16.27%
N	\$298	\$175	16.85%	12.28%
R	\$226	\$161	15.57%	13.15%
I	\$219	\$83	15.39%	15.23%

Days to Expiration	Home Owner	Underwriting Tier	Criticality	Current Assign	Rec Assign	Target	Actual
0-7	Y	B	\$6	3	2	16.84%	25.96%
8-21	Y	B	\$1	4	3	15.16%	27.00%
21+	Y	B	\$23	5	4	7.71%	17.78%
0-7	N	B	\$7	1	2	11.86%	6.93%
8-21	N	B	\$8	2	3	8.17%	3.96%
21+	N	B	\$1	3	3	18.71%	17.39%